

Information to identify the case:

Debtor 1	<u>Maria D. Quintana</u>	Social Security number or ITIN	xxx-xx-9219
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-35170-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria D. Quintana
aka Maria D. Pena

2/29/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria D. Quintana
Debtor

Case No. 18-35170-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 29, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db	+ Maria D. Quintana, 296 Meinzer Street, Perth Amboy, NJ 08861-2113
517969724	+ NJ Higher Education Student Assistance Authority, 4 Quakerbridge Plaza, PO Box 548, Trenton, NJ 08625-0548
517969729	+ Nelnet on behalf of NJOSA, NJ Higher Education Student Assistance A, 4 Quakerbridge Plaza, PO Box 548, Trenton, NJ 08625-0548

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517940454	Email/Text: ebn@americollect.com	Feb 29 2024 21:22:00	AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221
517940457	+ EDI: MAXMSAIDV	Mar 01 2024 01:57:00	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
517940458	^ MEBN	Feb 29 2024 21:14:59	FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
518024385	+ Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Feb 29 2024 21:22:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
517940461	+ EDI: LCIICSYSTEM	Mar 01 2024 01:57:00	I C SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
518840319	Email/Text: legaldivision@kheaa.com	Feb 29 2024 21:20:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518840320	Email/Text: legaldivision@kheaa.com	Feb 29 2024 21:20:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517940463	^ MEBN	Feb 29 2024 21:13:53	KIA MOTORS FINANCE, 4000 MACARTHUR BLVD STE, NEWPORT BEACH, CA 92660-2558
517940465	+ EDI: AISMIDFIRST	Mar 01 2024 01:57:00	MIDLAND MTG/MIDFIRST, POB 268959, OKLAHOMA CITY, OK 73126-8959
518020719	+ EDI: AISMIDFIRST	Mar 01 2024 01:57:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

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517940466	+ Email/Text: electronicbkydocs@nelnet.net	Feb 29 2024 21:22:00	NELNET LNS, PO BOX 1649, DENVER, CO 80201-1649
517985018	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 29 2024 21:20:00	Navient Solutions, LLC. on behalf of, Great Lakes Higher Education Guaranty Co, GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
517985147	Email/Text: ECMCBKNotices@ecmc.org	Feb 29 2024 21:21:00	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
518068114	EDI: MAXMSAIDV	Mar 01 2024 01:57:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517969728	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 29 2024 21:21:00	Nelnet on behalf of ECMC, PO Box 16408, St. Paul, MN 55116-0408
517958694	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 29 2024 21:19:17	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517940455	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221
517940456	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221
517940460	*+	FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
517940459	*+	FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
517940462	*+	I C SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
518068264	*	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517940464	##+	KML Law Group P.C., 216 Hadden Ave, Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotruster.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Kevin Gordon McDonald

on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Russell L. Low

on behalf of Debtor Maria D. Quintana ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5